

EXHIBIT

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This is to certify that this is a reproduction, from the company's records, of the insurance policy between the insured and the insuring company as described on the Declarations Page. It is a full, true and complete reproduction of the insurance policy. No additional insurance is afforded by this copy.

Signature:

A handwritten signature in black ink, appearing to be "K. Kyn" or similar, written over a horizontal line.

Date: 10.12.2023



Condominium Policy Continuation Declarations

Named Insured and Mailing Address

AHMAD IRSHAD
1921 HUNTING LAKE CT
KIRKWOOD, MO 63122-5218

Your Agency's Name and Address

R T THOMAS INSURANCE LLC
8131 DELMAR BLVD
SAINT LOUIS, MO 63130

Residence Premises

1921 HUNTING LAKE CT
KIRKWOOD, MO 63122-5218

Mortgagee Name and Address

- GREAT SOUTHERN BANK
ISAOA
PO BOX 3106
COPPELL, TX 75019-7001
LOAN NUMBER: 1700042089

Policy Information

Your Policy Number	609571636 636 1	For Policy Service	1.314.725.5535
Your Account Number	609571636	For Claim Service	1.800.252.4633
Your Insurer:	TRAVELERS PERSONAL INSURANCE COMPANY a subsidiary or affiliate of The Travelers Indemnity Company One Tower Square, Hartford, CT 06183		

The policy period is from June 23, 2022 at 12:01 A.M. STANDARD TIME to June 23, 2023 at 12:01 A.M. STANDARD TIME at the residence premises.

Total Premium for this Policy:	\$687.00
This is not a bill. The mortgagee will be billed separately for this policy.	

Discounts

The following discounts reduced your premium:

Early Quote	Loss Free	Good Payer
Fire Protective Device		

Savings Reflected in Your Total Premium:	\$309.00
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Coverages and Limits of Liability

Property Coverage Section	Limit
Coverage A – Dwelling	\$178,189
Coverage C – Personal Property	\$103,900
Coverage D – Loss of Use	\$51,950
Liability Coverage Section	Limit
Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	\$500,000
Coverage F – Medical Payments to Others (each person)	\$2,000



Deductibles

Peril Deductible	Deductible
Property Coverage Deductible (All Perils)	\$500

In case of loss under the Property Coverage Section, only that part of the loss over the applicable deductible will be paid (up to the coverage limit that applies).

Special Limits and Additional Coverages

Coverage Level: **Travelers Protect®**

The limit shown for each of the Special Limits of Liability and Additional Coverages is the total limit for each loss in that category.

Personal Property – Special Limits of Liability	Limit
a. Money, bank notes, coins, stored value cards	\$250
b. Securities, accounts, passports, tickets, stamps	\$1,500
c. Comic books and trading cards	\$1,000
d. Collectibles, figurines, glassware, marble, porcelains, statuary	\$1,000
e. Theft of jewelry, watches, precious stone	\$1,500
f. Theft of furs	\$1,500
g. Theft of silverware, goldware, pewterware	\$1,500
h. Theft of firearms and related equipment	\$1,500
i. Theft of tools and their accessories	\$1,500
j. Theft of rugs, tapestries and wall hangings	\$1,500
k. Business property on the residence premises	\$3,000
l. Business property away from the residence premises	\$1,500
m. Trailers or semitrailers not used with watercraft	\$1,500
n. Motor vehicle parts or equipment not attached to motor vehicle	\$500
o. Electronic apparatus while in or upon a motor vehicle or watercraft	\$1,500

The Special Limits of Liability do not increase your Coverage C – Personal Property Limit.

Property – Additional Coverages	Limit
Debris Removal (Additional % of damaged covered property limit)	5%
Tree Removal	Per Tree \$500 Per Loss \$1,000
Trees, Shrubs and Other Plants	Per Tree \$500 Per Loss \$5,195
(5% of Coverage C - Personal Property Limit)	
Fire Department Service Charge	\$500
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$1,000
Loss Assessment	\$5,000
Landlord Furnishings	\$2,500
Ordinance or Law (10% of Coverage A - Dwelling Limit)	\$17,819
Personal Records and Data Replacement	\$1,500
Limited Fungi or Other Microbes Remediation	\$5,000

The applicable policy deductible applies unless otherwise noted.



Named Insured AHMAD IRSHAD

Policy Number 609571636 636 1

Policy Period June 23, 2022 to June 23, 2023

Issued On Date May 4, 2022

Liability – Additional Coverages

	Limit
Damage to Property of Others	\$1,000
Loss Assessment	\$5,000

Please review your policy for other Personal Property Special Limits of Liability and Additional Coverages that may apply.

Optional Coverages and Packages

Optional Coverages	Endorsement	Limit	Premium
Personal Injury Coverage	HQ-082 CW (02-19)		\$16.00
Personal Property Replacement Cost Loss Settlement	HQ-290 MO (02-21)		Included*
Optional Packages	Endorsement	Limit	Premium
Enhanced Water Package			Included*
Water Back Up and Sump Discharge or Overflow Coverage	HQ-208 CW (08-20)	\$10,000	
Limited Hidden Water or Steam Seepage or Leakage Coverage	HQ-209 CW (08-18)	\$10,000	

***Note:** The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.

Required Forms and Endorsements Included in Your Policy:

Form: 636

Policy Quick Reference	HQ-T77 CW (05-17)
Agreement, Definitions & Policy Conditions	HQ-D77 CW (05-17)
Property Coverage Section	HQ-P06 CW (02-19)
Liability Coverage Section	HQ-L77 CW (05-17)
Signature Page	HQ-S99 CW (05-17)
Special Provisions - Missouri	HQ-300 MO (01-22)
Property and Casualty Insurance Guaranty Association	HQ-393 MO (05-17)
Notification of Coverage Limitations - Missouri	
Additional Benefits	HQ-860 CW (08-18)

The Declarations along with the Optional Coverages, Optional Packages and Required Forms and Endorsements listed above form your Condominium Insurance Policy.

Please keep these documents for reference.

Issued on 05-04-2022

For Your Information

For information about how Travelers compensates independent agents and brokers, please visit www.Travelers.com or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.



We want to make sure we are using accurate information to rate your policy. Because you are the most familiar with your home we need your help to make sure that the information on your Declarations is accurate and complete. If any of the information on your Declarations has changed, appears incorrect or is missing, please advise your agent or Travelers representative. We also need you to check our website at www.mytravelers.com/discounts to ensure that you are receiving all of the discounts for which you are eligible. Once at the website, type in your policy number 6095716366361 and product code QH2 to view all available discounts. Should you have any questions about the information on your Declarations or your discounts, please call your agent or Travelers representative.

Coverage for your condo and personal property has been increased by 3.900% to reflect the estimated cost to replace your condo and property. This increase is based on a Consumer Price Index. If you believe the renewal coverage limit is not appropriate, please contact your Travelers representative or agent to help you decide the appropriate amount of insurance for your personal property and process any necessary adjustments.

IMPORTANT NOTICE: Please be aware this policy does not provide for direct loss from flood.

We use Insurance Score as one factor in determining the premium on our policies. If you would like to have your Insurance Score updated, please call 1.314.725.5535.